

8. (Thrice Amended) A system for electronic credit/loan application processing comprising:

an Internet capable personal computer at an vehicle retail location; and

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an intermediate system server for communicating over the Internet with the personal computer at the vehicle retail location and a plurality of participating financial institutions or service providers and an appropriate licensing agency, said intermediate system server comprising a computer processing system connected to a database and a facsimile transmission device, said computer processing system arranged to generate an electronic loan/credit application form as a web page in response to a request via the Internet from a user at the vehicle retail location, said electronic form having an information field in which the user designates a particular financial institute or service provider, and an information field in which licensing information associated with a vehicle being purchased or leased is input, wherein said computer processing system is further arranged to determine whether the designated financial institute or service provider is a system participant, and transmit information from a completed application form via the Internet to the designated financial institute or service provider if the institute or provider is a system participant, or alternatively facsimile transmit the information from the completed application form to the designated financial institute or service provider if the institute or provider is not participating but has been preselected by the user, automatically transmit the input vehicle licensing information to an appropriate licensing agency to facilitate licensing of the vehicle, and automatically reformat the information from the completed application form to be in a format suitable for processing by the designated institute or provider.